

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
TRENTON VICINAGE**

In re:

Ramon P DeOcampo  
Kathleen T DeOcampo  
Debtor(s)

Case No. 17-34747 / MBK

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/08/2017.
- 2) The plan was confirmed on 11/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/28/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,161.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$53,410.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$53,410.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,082.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,939.83
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,021.83**

Attorney fees paid and disclosed by debtor: \$2,418.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	20,215.00	19,273.97	761.75	761.75	0.00
CAPITAL ONE, NA	Unsecured	1,455.00	1,691.26	1,691.26	1,247.42	0.00
Chase Card	Unsecured	2,943.00	NA	NA	0.00	0.00
Citibank / Sears	Unsecured	3,006.00	NA	NA	0.00	0.00
Citibank/Best Buy	Unsecured	2,453.00	NA	NA	0.00	0.00
Citicards Cbna	Unsecured	2,375.00	NA	NA	0.00	0.00
CSMC 2017-2 TRUST	Secured	52,333.00	55,347.68	0.00	0.00	0.00
DEPARTMENT STORE NATIONAL BA1	Unsecured	880.00	897.17	897.17	661.73	0.00
DISCOVER BANK	Unsecured	1,398.00	1,598.88	1,598.88	1,179.28	0.00
Discover Financial	Unsecured	5,383.00	NA	NA	0.00	0.00
Leroy's Jewelers	Unsecured	478.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,383.00	3,558.84	3,558.84	2,624.89	0.00
LVNV FUNDING LLC	Unsecured	1,793.00	1,882.44	1,882.44	1,388.43	0.00
MARINER FINANCE LLC	Unsecured	5,077.00	3,293.30	3,293.30	2,429.04	0.00
MIDDLESEX INVESTMENT CORP.	Secured	6,404.00	7,996.40	0.00	0.00	0.00
MIDLAND CREDIT AS AGENT FOR	Unsecured	768.00	893.37	893.37	658.92	0.00
MIDLAND CREDIT AS AGENT FOR	Unsecured	1,368.00	1,526.88	1,526.88	1,126.18	0.00
MIDLAND CREDIT AS AGENT FOR	Unsecured	3,116.00	3,389.31	3,389.31	2,499.85	0.00
MIDLAND CREDIT AS AGENT FOR	Unsecured	1,661.00	1,852.79	1,852.79	1,366.56	0.00
PayPal Credit	Unsecured	1,868.34	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	11,906.00	12,442.71	12,442.71	9,177.35	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	14,712.00	15,231.04	15,231.04	11,233.94	0.00
PREMIER BANKCARD, LLC.	Unsecured	311.00	380.69	380.69	280.79	0.00
PREMIER BANKCARD, LLC.	Unsecured	330.00	459.36	459.36	338.81	0.00
QUANTUM3 GROUP LLC	Unsecured	801.00	937.12	937.12	691.19	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	373.00	527.85	527.85	389.32	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	1,118.00	1,165.31	1,165.31	859.50	0.00
QUICKEN LOANS INC	Secured	205,193.00	205,499.70	3,639.47	3,639.47	0.00
Syncb/home Design Ami	Unsecured	1,118.00	NA	NA	0.00	0.00
Synchrony Bank/ JC Penneys	Unsecured	708.00	NA	NA	0.00	0.00
Synchrony Bank/Amazon	Unsecured	488.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Synchrony Bank/TJX	Unsecured	268.00	NA	NA	0.00	0.00
Synchrony Bank/Walmart	Unsecured	3,109.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	825.00	842.01	842.01	621.04	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	178.28	178.28	131.49	0.00
Wells Fargo Bank, NA	Unsecured	NA	679.15	679.15	500.92	0.00
Wells Fargo Bank, NA	Secured	NA	7,561.49	608.47	608.47	0.00
Wells Fargo Card Services	Unsecured	5,227.00	5,385.03	5,385.03	3,971.83	0.00
Wffnb Retail	Unsecured	8,141.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,639.47	\$3,639.47	\$0.00
Debt Secured by Vehicle	\$761.75	\$761.75	\$0.00
All Other Secured	\$608.47	\$608.47	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,009.69</b>	<b>\$5,009.69</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$58,812.79</b>	<b>\$43,378.48</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,021.83</u>
Disbursements to Creditors	<u>\$48,388.17</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$53,410.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/01/2023

By: /s/ Albert Russo

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.